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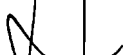
Application Number		10710326
Filing Date		2004-07-01
First Named Inventor	David Bonalle	
Art Unit	2876	
Examiner Name	Daniel Walsh	
Attorney Docket Number	70655.2400	

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

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	2	20020147002		2002-10-10	Trop, et al.	
	3	20020158747		2002-10-31	McGregor, et al.	
	4	20020186838		2002-12-12	Brandys	
	5	20030097344		2003-05-22	Chaum, et al.	




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	6	20040031856		2004-02-19	Atsmon, et al.	
	7	20040149820		2004-08-05	Zulli	
	8	20050040221		2005-02-24	Schwarz, Jr.	
	9	20050123137		2005-06-09	McCallum	
	10	20050216424		2005-09-29	Gandre, et al.	
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	1	4339460	DE		1993-11-19	Siemens AG		<input type="checkbox"/>
	2	WO 98/21683	WO		1998-05-22	Finjan Software, Ltd.		<input type="checkbox"/>
	3	WO 98/45778	WO		1998-10-15	Zuta		<input type="checkbox"/>




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	4	WO 99/21321	WO		1999-04-29	Cryptoworks		<input type="checkbox"/>
	5	0917120	EP		1999-05-19	Citicorp Development Center		<input type="checkbox"/>
	6	0927945	EP		1999-07-07	Amazon.com, Inc.		<input type="checkbox"/>
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	1	Goldman, J., "Internet Security, The Next Generation, When Software Encryption is not Enough," WEB TECHNIQUES, November 1997, pp. 43-46	<input type="checkbox"/>
	2	SIMMONS, J., "Smart Cards Hold the Key to Secure Internet Commerce," EC WORLD, December 1998, pp. 36-38	<input type="checkbox"/>
	3	WAYNER, P., "Digital Cash," AP Professional, 1996, pp. 76-83, 85-100	<input type="checkbox"/>
	4	"ISO Standards," available from http://www.iso.ch/projects/loading.html	<input type="checkbox"/>
	5	TURBAN, et al., "Using Smartcards in Electronic Commerce," Proc. 31st Annual Hawaii Inter. Conf. on System Sciences, vol. 4, 1998, pp. 62-69	<input type="checkbox"/>




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	6	DHEM, et al., "SCALPS: Smart Card for Limited Payment Systems," IEEE Micro, June 1996, pp. 42-51	<input type="checkbox"/>
	7	SMITH, M.T., "Smart Cards: Integrating for Portable Complexity," COMPUTER-Integrated Engineering, August 1998, pp. 110-115	<input type="checkbox"/>
	8	GEER, et al., "Token-Mediated Certification and Electronic Commerce," Proc. 2nd USENIX Workshop on Electronic Commerce, November 18-21, 1996, pp. 13-22	<input type="checkbox"/>
	9	GOBIOFF, et al., "Smart Cards in Hostile Environments," Proc. 2nd USENIX Workshop in Electronic Commerce, November 18-21, 1996, pp. 23-28	<input type="checkbox"/>
	10	FANCHER, C.H., "In Your Pocket Smartcards," IEEE Spectrum, February 1997, pp. 47-53	<input type="checkbox"/>
	11	BLYTHE, I., "Smarter, More Secure Smartcards," BYTE, June 1997, pp. 63-64	<input type="checkbox"/>
	12	LEACH, Dr. J., "Dynamic Authentication for Smartcards," Computers and Security, Vol. 14, No. 5, 1995, pp. 385-389	<input type="checkbox"/>
	13	WU, et al., "Authenticating Passwords Over an Insecure Channel," Computers and Security, Vol. 15, No. 5, 1996, pp. 431-439	<input type="checkbox"/>
	14	MANNINGER, et al., "Adapting an Electronic Purse for Internet Payments," ACISP '98 Proceedings, July 13-15, 1998, pp. 205-214	<input type="checkbox"/>
	15	YAN, et al., "Banking on the Internet and Its Applications," Proc. 13th Annual Hawaii International Conference on System Sciences, Vol. 4, 1997, pp. 275-284	<input type="checkbox"/>
	16	Transport Layer Security Working Group, "The SSL Protocol, Version 3.0," November 18, 1996 (also available at http://home.netscape.com/eng/ssl3/draft302.txt)	<input type="checkbox"/>

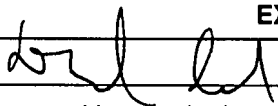
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	17	Business Wire (press release), "Master Card E-Wallet," July 11, 2000	<input type="checkbox"/>
	18	Obongo.com Website, "Obongo," August 8, 2000 (Description of wallet toolbar also available at http://www.obongo.com/chabi/website/index.htm)	<input type="checkbox"/>
	19	PR Newswire (press release), "Providian Launches Nation's First Clear Chip Card," September 12, 2000. The press release may be related to the art of the invention, but based upon the information in the press release, it is unclear if the press release is prior art. However, in an abundance of caution the Applicant desires to put the press release into the file wrapper	<input type="checkbox"/>

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










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	2	5175416		1992-12-29	Mansvelt, et al.		
	3	5193114		1993-03-09	Moseley		
	4	5461217		1995-10-24	Claus		
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	7	5539825		1996-07-23	Akiyama		
	8	5559887		1996-09-24	Davis, et al.		

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	9	5577121		1996-11-19	Davis, et al.	
	10	5590038		1996-12-31	Pitroda	
	11	5590197		1996-12-31	Chen, et al.	
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DL	20	5796831		1998-08-18	Paradinas, et al.	
	21	5799087		1998-08-25	Rosen	
	22	5806045		1998-09-08	Biorge, et al.	
	23	5815657		1998-09-29	Williams, et al.	
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	26	5884271		1999-03-16	Pitroda	
	27	5884292		1999-03-16	Baker, et al.	
	28	5889941		1999-03-30	Tushie, et al.	
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DL	31	5907620		1999-05-25	Klemba, et al.	
	32	5912446		1999-06-15	Wong, et al.	
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dw	42	6199762		2001-03-13	Hohle	
	43	6263446		2001-07-17	Kausik, et al.	
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